

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Richard Kankiewicz
Deborah Lou Kankiewicz
Debtors

Case No. 19-00802-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 30, 2023

User: AutoDocke
Form ID: 318

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven Richard Kankiewicz, Deborah Lou Kankiewicz, 1048 Township Road 2826, Perrysville, OH 44864-9753
5166837	+ Crescent Bank and Trus, PO BOX 2829, ADDISON, TX 75001-2829
5166828	Kankiewicz Deborah Lou, 3099 Nuangola Rd, Mountain Top, PA 18707-9506
5166827	Kankiewicz Steven Richard, 3099 Nuangola Rd, Mountain Top, PA 18707-9506
5166843	+ Law Offices of Hayt, Hayt, & Landau, LLC, Meridian Center I., 2 Industrial Way W, Eatontown, NJ 07724-2279
5166829	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5166853	Regency Cons Disc Co I, 393 Meridian Ave, Scranton, PA 18504-2630
5166854	U S Dept of Ed, 181 Montour Run Rd, Coraopolis, PA 15108-9408
5197449	+ University Hospitals Samaritan, RBC Inc, PO Box 1548, Mansfield OH 44901-1548
5166855	Wilkes-Barre General Hospital, 575 N River St, Wilkes Barre, PA 18764-0999

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Jan 30 2023 18:43:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5171069	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 30 2023 18:43:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
5173302	EDI: CAPITALONE.COM	Jan 30 2023 23:49:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5166830	EDI: CAPITALONE.COM	Jan 30 2023 23:49:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5166831	EDI: CAPITALONE.COM	Jan 30 2023 23:49:00	Capital One Bank USA N.A., Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
5168178	+ Email/Text: bankruptcy@cavps.com	Jan 30 2023 18:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5166832	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 30 2023 18:43:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5166833	EDI: WFNNB.COM	Jan 30 2023 23:49:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5166834	EDI: WFNNB.COM	Jan 30 2023 23:49:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5171224	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 30 2023 18:43:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
5166835	Email/Text: ebnnotifications@creditacceptance.com		

		Jan 30 2023 18:43:00	Credit Acceptance Corp, PO Box 513, Southfield, MI 48037-0513
5166836	Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2023 18:46:41	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
5166838	EDI: DIRECTV.COM	Jan 30 2023 23:49:00	DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
5192063	EDI: DIRECTV.COM	Jan 30 2023 23:49:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5166840	EDI: LCIICSYSTEM	Jan 30 2023 23:49:00	I C System, PO Box 64378, Saint Paul, MN 55164-0378
5166841	EDI: IRS.COM	Jan 30 2023 23:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5194151	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 18:46:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5174576	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 18:45:59	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
5166829	Email/Text: mylawyer@jpplaw.com	Jan 30 2023 18:43:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5166844	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 18:45:59	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
5171402	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2023 18:45:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5166845	Email/Text: MDSBankruptcies@meddatsys.com	Jan 30 2023 18:43:00	Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5166846	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2023 18:46:24	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5166847	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2023 18:43:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
5182375	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2023 18:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5488426	+ Email/Text: bkecf@padgettlawgroup.com	Jan 30 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
5320484	Email/Text: mtgbk@shellpointmtg.com	Jan 30 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320485	Email/Text: mtgbk@shellpointmtg.com	Jan 30 2023 18:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5173299	+ EDI: AGFINANCE.COM	Jan 30 2023 23:49:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5166848	EDI: AGFINANCE.COM	Jan 30 2023 23:49:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5193430	EDI: PRA.COM	Jan 30 2023 23:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5166849	EDI: PENNDEPTREV	Jan 30 2023 23:49:00	Pennsylvania Department of Revenue, Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946
5166849	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2023 18:43:00	Pennsylvania Department of Revenue, Bureau of

			Compliance, PO Box 280946, Harrisburg, PA 17128-0946
5183508	EDI: PENNDEPTREV	Jan 30 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5183508	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2023 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5166850	EDI: PRA.COM	Jan 30 2023 23:49:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5192859	EDI: Q3G.COM	Jan 30 2023 23:49:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5192095	EDI: Q3G.COM	Jan 30 2023 23:49:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5166851	Email/Text: bk@rbccollect.com	Jan 30 2023 18:43:00	Rbc, PO Box 1548, Mansfield, OH 44901-1548
5166852	Email/Text: Supportservices@receivablesperformance.com	Jan 30 2023 18:43:00	Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
5196178	+ Email/Text: bncmail@w-legal.com	Jan 30 2023 18:43:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5233320	Email/Text: EDBKNotices@ecmc.org	Jan 30 2023 18:43:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
TOTAL: 42			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5166839	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
5191715	##	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
5166842	##	Law Offices of Hayt, Hayt & Landau, LLC, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5
Date Rcvd: Jan 30, 2023

User: AutoDocke
Form ID: 318

Page 4 of 4
Total Noticed: 49

James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 2 Deborah Lou Kankiewicz MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jason Paul Provinzano	on behalf of Debtor 1 Steven Richard Kankiewicz MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Joshua I Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Keri P Ebeck	on behalf of Creditor Crescent Bank & Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Laura Eggerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com legerman@rasnj.com;ras@ecf.courtdrive.com
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1

Steven Richard Kankiewicz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2791

EIN --

Debtor 2

Deborah Lou Kankiewicz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5537

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00802-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Richard Kankiewicz
aka Steven Kankiewicz, aka Steven R.
Kankiewicz

Deborah Lou Kankiewicz
aka Deborah Kankiewicz, aka Deborah L.
Kankiewicz

**By the
court:**1/30/23

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.